

UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan (Detroit)

In re CAROLYN ZDZIEBKO

Debtor

Case No. 11-70535

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: CitiMortgage, Inc.Court claim no. (if known): 4

Last four digits of any number
you use to identify the debtor's
account:

0354**Date of payment change:**

Must be at least 21 days after date of
this notice

05/01/13

mm/dd/yyyy

New total payment:\$ 724.15

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change.

If a statement is not attached, explain why:

Current escrow payment: \$ 227.22New escrow payment: \$ 225.17**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:Current interest rate: New interest rate: Current principal and interest payment: \$ New principal and interest payment: \$ **Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.

(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ New mortgage payment: \$

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☒ I am the creditor. ☐ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Jacqueline Poteet

Date 03/25/13

Signature

Print: Jacqueline Poteet

Title Bankruptcy Specialist

First Name

Middle Name

Last Name

Company CitiMortgage, Inc.

Address PO Box 6030

Number

Street

Sioux Falls, SD 57117-6030

City

State

Zip Code

Contact phone (866)613-5636

Email Citi.Poc@citi.com



**U.S. Bankruptcy Court
Eastern District of Michigan (Detroit)**

Debtor: CAROLYN ZDZIEBKO

Case No. 11-70535

CERTIFICATE OF SERVICE

I hereby certify that on 03/25/13, I served a copy of this Notice and all attachments on the following by U.S. Mail, postage prepaid:

Debtor: CAROLYN ZDZIEBKO
42277 HANFORD RD
CANTON, MI 48187-3521

I hereby certify that on 03/25/13, I served a copy of this Notice and all attachments on the following by Electronic Notification:

Trustee: TAMMY L. TERRY
BUHL BUILDING
535 GRISWOLD
SUITE 2100
DETROIT, MI 48226

Debtors Counsel: JESSE R. SWEENEY
30555 SOUTHFIELD
SUITE 400
SOUTHFIELD, MI 48076

/s/Jacqueline Poteet
Bankruptcy Specialist



©2011 CitiMortgage, Inc. CitiMortgage, Inc. does business as Citicorp Mortgage in NM. CitiMortgage, Inc. is an equal housing lender. Citi, Arc Design, and Citi and Arc Design are registered service marks of Citigroup Inc.

P.O. Box 6243
Sioux Falls, SD 57117-6243
Customer Service 1-800-283-7918*
TTY Services available: Dial 711 from the United States;
Dial 1-866-280-2050 from Puerto Rico

Annual Escrow Analysis

Page 1

2-671-73821-0000531-001-1-000-000-000-000
TAMMY L TERRY
535 GRISWOLD ST SUITE 2100
BUHL BUILDING
DETROIT MI 48226-

Analysis Date:

March 19, 2013

CASE#: 11-70535
CAROLYN ZDZIEBKO

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION. IF YOU ARE REPRESENTED BY AN ATTORNEY, PLEASE NOTIFY US AND PROVIDE THIS CORRESPONDENCE TO YOUR ATTORNEY.

Mortgage Payment

New Monthly Payment Amount:

\$724.15

New Payment Effective:

May 01, 2013

	CURRENT PAYMENT	NEW PAYMENT
PRINCIPAL/INTEREST	498.98	498.98
MONTHLY ESCROW PAYMENT	227.22	225.17
TOTAL PAYMENT	726.20	724.15

- Your new monthly escrow payment represents 1/12th of your projected annual escrow disbursements.
- If your payment is issued by a third party, or if you make your payments through a bill pay service, please take the appropriate action to ensure that the new amount is updated with the service provider.

Projections for the coming Year

Please keep this statement for reference next year.

MONTH	PAYMENTS TO ESCROW ACCT	PAYMENTS FROM ESCROW ACCT	DESCRIPTION	PROJECTED BALANCE	REQUIRED BALANCE
Starting Balance: (Activity Assumed through April, 2013)				\$1,869.77	\$1,350.96
MAY 13	225.17	.00		2,094.94	1,576.13
JUN 13	225.17	.00		2,320.11	1,801.30
JUL 13	225.17	.00		2,545.28	2,026.47
AUG 13	225.17	1,324.28	CITY/TOWN TAX	1,446.17	927.36
SEP 13	225.17	.00		1,671.34	1,152.53
OCT 13	225.17	.00		1,896.51	1,377.70
NOV 13	225.17	.00		2,121.68	1,602.87
DEC 13	225.17	1,377.70	CITY/TOWN TAX	969.15 (a)	450.34 (b)
JAN 14	225.17	.00		1,194.32	675.51
FEB 14	225.17	.00		1,419.49	900.68
MAR 14	225.17	.00		1,644.66	1,125.85
APR 14	225.17	.00		1,869.83	1,351.02
TOTALS:	\$2,702.04	\$2,701.98			

- Mortgage Insurance, if any, is not included in the required low point calculation.

Determining Your Escrow Shortage/Surplus

PROJECTED LOW-POINT: 969.15 (a)

REQUIRED LOW-POINT (Cushion): 450.34 (b)

TOTAL ESCROW SURPLUS: 518.81

Under Federal Law, your surplus may be returned to you via a check. Since not all payments have been received on your account, you will not receive a check for your escrow surplus.

If your Projected Low-Point (a) is:

- Less than your Required Low-Point (b), you have a shortage.
- Greater than your Required Low-Point (b), you have a surplus.
- Equal to your Required Low-Point (b), the above does not apply.

CitiMortgage, Inc. appreciates your business.

Analysis Date:
Annual Escrow Analysis

March 19, 2013

Account History

Please note the increases/decreases that may have occurred from the projections. This has impacted the shortage/surplus in this analysis reflected on the front side of this statement.

ITEM	ACTUAL PAYMENTS	PROJECTED PAYMENTS	INCREASE/ DECREASE
COMBINED TAXES	2,701.98	2,726.67	-24.69

This is a statement of actual activity in your escrow account from March 1, 2012 through March 19, 2013. This section provides last year's projections and compares it with actual activity.

Your most recent monthly mortgage payment during the past year was \$726.20 of which \$498.98 was for principal and interest and \$227.22 was credited to your escrow account.

MONTH	ACTUAL PAYMENTS TO ESCROW ACCOUNT	PROJECTED PAYMENTS TO ESCROW ACCOUNT	ACTUAL PAYMENTS FROM ESCROW ACCOUNT	PROJECTED PAYMENTS FROM ESCROW ACCOUNT	DESCRIPTION	ACTUAL ESCROW RUNNING BALANCE	PROJECTED ESCROW RUNNING BALANCE
Starting Balance:						\$548.55-	\$467.44
MAR 12	.00	228.73 *	.00	.00		548.55-	696.17
APR 12	.00	228.73 *	.00	.00		548.55-	924.90
MAY 12	924.53	227.22 *	.00	.00		375.98	1,728.84
JUN 12	321.95	227.22 *	.00	.00		697.93	1,956.06
JUL 12	321.85	227.22 *	.00	.00		1,019.78	2,183.28
AUG 12	367.87	227.22 *	1,324.28	1,342.60 *	CITY/TOWN TAX	63.37	1,067.90
SEP 12	228.73	227.22	.00	.00		292.10	1,295.12
OCT 12	228.73	227.22	.00	.00		520.83	1,522.34
NOV 12	227.22	227.22	.00	.00		748.05	1,749.56
DEC 12	227.22	227.22	1,377.70	1,384.07 *	CITY/TOWN TAX	402.43-	592.71
JAN 13	227.22	227.22	.00	.00		175.21-	819.93
FEB 13	227.22	227.22	.00	.00		52.01	1,047.15
MAR 13	227.22	227.22	.00	.00		279.23	1,274.37
Totals:	\$3,529.76	\$2,956.88	\$2,701.98	\$2,726.67			

An asterisk (*) indicates a difference from a previous estimate either in the date or amount. Payment differences of \$2.00 or less will not be marked with an asterisk.

Under Federal Law, your lowest monthly balance should not have exceeded \$454.44 which is 1/6 of anticipated payments unless your mortgage contract or state law specifies a lower amount. Under your mortgage contract or state law, your lowest monthly balance should not have exceeded \$454.44.

CitiMortgage may charge interest on funds advanced to pay your escrow items. If you do not repay the escrow advance within 60 days (of the Escrow Analysis Statement date above) interest will be charged on the outstanding advance amount. The rate of interest on the advance will be the Note rate applicable to your first mortgage loan. The monthly interest accrual will appear on your monthly Mortgage Statement.